

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Darrell R Hazel
Debtor

Case No. 19-00334-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: May 18, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2022:

Recip ID	Recipient Name and Address
db	+ Darrell R Hazel, 905 Astilbe Way, East Strousburg, PA 18301-7914
5154982	+ Aura Hazel, 905 Astilbe Way, East Stroudsburg, PA 18301-7914
5154984	+ Credit Control & Collections, LLC, P.O. Box 546, Hazelwood, MO 63042-0546
5154994	+ Genesis Financial Solutions, 395 Ghent Rd, Fairlawn, OH 44333-2678
5154995	+ Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
5401009	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
5154998	+ Phelan Hallinan Diamond & Jones, LLP, One Penn Center Plaza, 1617 JFK Blvd, Ste. 1400, Philadelphia, PA 19103-1814

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	May 18 2022 22:49:00	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5154981	+ EDI: APPLIEDBANK.COM	May 18 2022 22:49:00	Applied Card Bank, P.O. Box 17125, Wilmington, DE 19850-7125
5154983	+ EDI: CAPITALONE.COM	May 18 2022 22:48:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5183398	EDI: CAPITALONE.COM	May 18 2022 22:48:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5154984	^ MEBN	May 18 2022 18:40:43	Credit Control & Collections, LLC, P.O. Box 546, Hazelwood, MO 63042-0546
5154985	+ Email/PDF: creditonebknottifications@resurgent.com	May 18 2022 18:44:17	CreditOne, P.O. Box 98873, Las Vegas, NV 89193-8873
5154987	+ Email/PDF: acg.exeter.ebn@aisinfo.com	May 18 2022 18:44:16	Exeter Finance Corp., P.O. Box 166008, Irving, TX 75016-6008
5177852	Email/PDF: acg.exeter.ebn@aisinfo.com	May 18 2022 18:44:17	Exeter Finance LLC, P.O. Box 650693, Irving, TX 75265-0693
5156522	+ EDI: AISACG.COM	May 18 2022 22:49:00	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5154989	Email/Text: BNSFN@capitalsvcs.com	May 18 2022 18:45:00	First National Credit Card, 500 E. 60th St. N, Sioux Falls, SD 57104
5154990	Email/Text: BNSFN@capitalsvcs.com	May 18 2022 18:45:00	First National Credit Card, P.O. Box 5097, Sioux Falls, SD 57117-5097
5169067	+ Email/Text: Bankruptcy@Freedommortgage.com	May 18 2022 18:45:00	FREEDOM MORTGAGE CORPORATION, Attention: Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764

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5356491	+ Email/Text: Bankruptcy@Freedommortgage.com	May 18 2022 18:45:00	FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE CORP., Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
5154988	EDI: BLUESTEM	May 18 2022 22:48:00	Fingerhut, P.O. Box 1250, St. Cloud, MN 56395-1250
5401010	+ Email/Text: Bankruptcy@Freedommortgage.com	May 18 2022 18:45:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
5154991	+ Email/Text: Bankruptcy@Freedommortgage.com	May 18 2022 18:45:00	Freedom Mortgage, 10500 Kincaid Dr., Ste. 111, Fishers, IN 46037-9764
5154992	+ Email/Text: Bankruptcy@Freedommortgage.com	May 18 2022 18:45:00	Freedom Mortgage Corp., P.O. Box 50428, Indianapolis, IN 46250-0401
5154993	+ EDI: PHINGENESIS	May 18 2022 22:49:00	Genesis Bankcard Service, P.O. Box 4499, Beaverton, OR 97076-4499
5177604	Email/PDF: resurgentbknotifications@resurgent.com	May 18 2022 18:44:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5154997	Email/Text: bankruptcynotice@nymcu.org	May 18 2022 18:45:00	Municipal Credit Union, 22 Cortlandt St., 24 Fl., New York, NY 10007
5154996	+ Email/Text: Mercury@ebn.phinsolutions.com	May 18 2022 18:45:00	Mercury Card, Card Services, P.O. Box 84064, Columbus, GA 31908-4064
5166124	EDI: Q3G.COM	May 18 2022 22:48:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5173892	EDI: Q3G.COM	May 18 2022 22:48:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
5179512	EDI: AIS.COM	May 18 2022 22:48:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5154986	*+	Darrell R Hazel, 905 Astilbe Way, East Strousburg, PA 18301-7914
5169189	*+	FREEDOM MORTGAGE CORPORATION, Attention: Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Jerome B Blank	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com mario.hanyon@brockandscott.com
Monroe County Tax Claim Bureau	TZito@monroecountypa.gov TZito@monroecountypa.gov;CTreible@monroecountypa.gov
Rebecca Ann Solarz	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
Robert Joseph Davidow	on behalf of Creditor FREEDOM MORTGAGE CORPORATION r.davidow@mgplaw.com
Thomas Song	on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com
Tullio DeLuca	on behalf of Debtor 1 Darrell R Hazel tullio.deluca@verizon.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1

Darrell R Hazel

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8371

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-00334-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Darrell R Hazel
aka Darrell Hazel, aka Darrell Ricardo Hazel,
aka Darrell Hazel Sr., aka Darrell Ricardo Hazel
Sr., aka Darrell R. Hazel Sr.

5/18/22**By the
court:**

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.